

**AMENDMENTS TO THE CLAIMS**

1. (CURRENTLY AMENDED) A billing statement comprising:  
viewable electronic data, the viewable electronic data comprising  
a description of a transaction; and  
an offer pointer associated with the transaction,  
wherein the offer pointer was selected by a controller in  
communication with at least one issuing bank device,  
wherein the offer pointer comprises information for use to  
review an offer via a consumer device,  
wherein the transaction is one of a plurality of transactions  
described in the billing statement and the offer pointer is not  
associated with any other transactions described in the billing  
statement, and  
wherein the information comprises a Uniform Resource  
Locator.

2 – 4. (CANCELLED)

5. (CURRENTLY AMENDED) A billing statement according to Claim 1[[4]], wherein the offer pointer further comprises a code for submission to a website referenced by the Uniform Resource Locator.

6. (Original) A billing statement according to Claim 5, wherein the code is associated with the offer.

7. (CURRENTLY AMENDED) A billing statement according to Claim 1, wherein the offer pointer further comprises a telephone number.

8 – 9. (CANCELLED)

10. (Original) A billing statement according to Claim 1, wherein the offer pointer is not an offer.

11 – 12. (CANCELLED)

13. (Original) A billing statement according to Claim 1, wherein the offer is an offer to reduce an amount owed associated with the transaction.

14. (Original) A billing statement according to Claim 1, wherein the offer is an offer to reduce an interest rate on an amount owed.

15. (Original) A billing statement according to Claim 1, wherein the offer is an offer to extend a due date by which a minimum due amount is due.

16. (Original) A billing statement according to Claim 1, wherein the offer is an offer to eliminate a minimum due amount.

17 – 18. (CANCELLED)

19. (Original) A billing statement according to Claim 1, wherein the offer pointer is located adjacent to the description.

20 – 39. (CANCELLED)

40. (CURRENTLY AMENDED) A method comprising:  
receiving transaction information associated with a plurality of transactions;  
determining an offer pointer based on the transaction information, the offer  
pointer including information for use to review an offer associated with only one of  
the plurality of transactions; and  
transmitting, by a controller in communication with at least one issuing bank  
device, the offer pointer to a consumer device of a customer via a billing statement  
comprising viewable electronic data for the plurality of transactions.

41. (CURRENTLY AMENDED) A method comprising:  
receiving transaction information associated with a plurality of transactions;  
determining an offer based on the transaction information  
wherein the offer is associated with only one of the plurality of  
transactions;  
determining, by a controller in communication with at least one issuing bank  
device, an offer pointer, the offer pointer including information for use to review  
the offer; and  
transmitting the offer pointer to a consumer device of a customer via a  
billing statement comprising viewable electronic data for the plurality of  
transactions.

42. (CURRENTLY AMENDED) A method comprising:  
receiving from a consumer device of a customer an offer pointer associated  
with [[a]] only one transaction of a plurality of transactions on a billing statement;  
and  
transmitting, by a controller in communication with at least one subsidizing  
merchant device, viewable electronic data including an offer to the consumer  
device of the customer, the offer being associated with the offer pointer.

43. (CANCELLED)